Infrastructure Development Finance Company (1DFC).

(b) to (d) As a follow up of the budget announcement a Working Group under the Chairmanship of the then Secretary (Banking) was constituted by the Reserve Bank of India to work out the modalities for setting up of the IDFC. Further, consequential steps for setting up the IDFC are being taken. Business plans and targets will be determinal by the IDFC after it has been set up and operationalised.

**Percentage of NPA to Total Assets**

1202. DR. B.B. DUTTA. Will the Minister of FINANCE be pleased to state:

(a) the non-performing assets as percentage of total assets of nationalised banks during 1993-94, 1994-95 and 1995-96;

(b) the reasons for high percentage of non-performing assets of certain banks; and

(c) how Government propose to improve this situation?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a): The percentage of non-performing assets to total advances of nationalised banks during 1993-94. 1994-95 and .1995-96 has been 25.84, 19.98 and 18.22 respectively.

(b) and (c): The most important reasons for high percentage of NPAs are growing industrial sickness, risks involved in credit lendings, wilful defaults, internal and external factors which are beyond the control of the borrowers protracted litigation and inadequate and pre-disbursement appraisal and post-disbursement supervision. In order to bring down the percentage banks have been advised to evolve loan/recovery policies and set up recovery cells at Head Offices/Zonal Offices/Regional Offices. Recovery targets are also required to be fixed for branches and monitored at frequent intervals by their officers including Chairman or Managing Directors/Executive Directors. Banks are being advisd to improve their credit appraisal and credit supervision machineries. Debt Recovery Tribunals have been set up at Jaipur, Delhi Ahmedabad, Bangalore, Calcutta and Madras and one Appellate Tribunal has been set up at Bombay to settle disputed dues of banks expeditiously

**Proposal to increase Joint Venture and Code Sharing Foreign Airlines**

1203. SHRI GYAN RANJAN: Will the Minister of CIVIL AVIATION be pleased to state:

(a) whether Government propose to increase joint venture and code sharing with foreign airlines; and

(b) if so, the details thereof?

THE MINISTER OF CIVIL AVIATION (SHRI CM. IBRAHIM): (a) and (b) With a .view of increase its market presence, Air India is continuously exploring the possibility of expanding its Code-Share operation in co-operation with European, American and South East Asian Carriers. Such Code-Share/Joint Venture arrangements are already operative with Scandinavian Airline System, United Airlines, Kuwait Airlines, Malaysian Airlines, Gulf Air and Air Mauritius.

**Accumulated Airport charges to be paid by Private Airlines**

1204. PROF. NAUNIHAL SINGH: Will the Minister of CIVIL AVIATION be pleased to state:

(a) the amount private airlines owe to Government by way of airport charges;

(b) in what way Government propose to recover this amount;

(c) whether the private airlines have also violated maintenance requirements; and

(d) if so, the details thereof?

THE MINISTER OF CIVIL